

The Board previously has permitted bank holding companies to offer employee benefits services directly. See *Centerre Bancorporation*, 73 Federal Reserve Bulletin 365 (1987).

This application may be inspected at the offices of the Board of Governors or the Federal Reserve Bank of Boston.

Comments regarding this application must be received not later than November 8, 1995.

Board of Governors of the Federal Reserve System, October 19, 1995.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 95-26407 Filed 10-24-95; 8:45 am]

BILLING CODE 6210-01-F

### **FCB Holdings, Inc.; Formation of, Acquisition by, or Merger of Bank Holding Companies**

The company listed in this notice has applied for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) and § 225.14 of the Board's Regulation Y (12 CFR 225.14) to become a bank holding company or to acquire a bank or bank holding company. The factors that are considered in acting on the applications are set forth in section 3(c) of the Act (12 U.S.C. 1842(c)).

The application is available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that application or to the offices of the Board of Governors. Any comment on an application that requests a hearing must include a statement of why a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute and summarizing the evidence that would be presented at a hearing.

Comments regarding this application must be received not later than November 17, 1995.

A. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *FCB Holdings, Inc.*, Guthrie, Oklahoma; to become a bank holding company by acquiring 100 percent of the voting shares of First Capital Bancorp, Inc., Guthrie, Oklahoma, and thereby indirectly acquire First Capital Bank, Guthrie, Oklahoma.

Board of Governors of the Federal Reserve System, October 19, 1995.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

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### **GreatBanc, Inc.; Acquisition of Company Engaged in Permissible Nonbanking Activities**

The organization listed in this notice has applied under § 225.23(a)(2) or (f) of the Board's Regulation Y (12 CFR 225.23(a)(2) or (f)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to acquire or control voting securities or assets of a company engaged in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

The application is available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices." Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

Comments regarding the application must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than November 8, 1995.

A. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690:

1. *GreatBanc, Inc.*, Aurora, Illinois; to acquire Local Loan Company, Chicago Heights, Illinois, and thereby engage in the activity of acting as principal, agent

or broker for insurance related to its extension of credit, pursuant to § 225.25(b)(8)(i) & (ii) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, October 19, 1995.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 95-26409 Filed 10-24-95; 8:45 am]

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## **DEPARTMENT OF HEALTH AND HUMAN SERVICES**

### **Administration for Children and Families**

#### **Privacy Act of 1974; Computer Matching Program**

**AGENCY:** Office of Child Support Enforcement (OCSE), ACF, DHHS.

**ACTION:** Notice of Computer Matching Program.

**SUMMARY:** OCSE is providing notice of new crossmatches between delinquent obligors and Federal personnel records. The crossmatches, which are required by Executive Order 12953 (60 FR 11013, February 28, 1995), will compare records in the Federal Tax Offset System Master File of Delinquent Obligors (compiled annually) against personnel records maintained by the Department of Defense (DoD) and the United States Postal Service (USPS). The names of Federal personnel who are identified as potentially delinquent obligors will be given to State IV-D agencies to determine whether wage withholding or other appropriate enforcement action should be initiated.

**EFFECTIVE DATE:** The new crossmatches will be implemented no sooner than November 24, 1995.

**FOR FURTHER INFORMATION CONTACT:** Harold Staten, OCSE, Division of Program Operations, Program Operations Branch, 370 L'Enfant Promenade, SW, 4th Floor—East, Washington, DC 20447, (202) 401-5752.

**SUPPLEMENTARY INFORMATION:** Pursuant to section 304 of Executive Order 12953, beginning in November 1995, OCSE will conduct periodic crossmatches between its Federal Tax Offset System Master File of Delinquent Obligors (Tax Offset File) and personnel/payroll files maintained by: (1) The Department of Defense; and (2) the United States Postal Service. The data to be matched consist of the Noncustodial parent's (NCP's) name and Social Security Number (SSN). When a match occurs between data on the Tax Offset File and on a DoD or USPS personnel/payroll file, the

names of Federal personnel who are identified as potentially delinquent obligors will be given to State IV-D agencies. The State agencies will verify the information and use it to determine whether wage withholding or other appropriate enforcement action should be initiated.

#### Notice of Computer Matching Program

##### 1. General

Pub. L. 100-503, the Computer Matching and Privacy Protection Act of 1988, added several provisions to the Privacy Act to better safeguard the rights of individuals whose records are involved in computer matching programs. Section 7201 of the Omnibus Budget Reconciliation Act of 1990, Pub. L. 101-508, further amended the provisions of the Privacy Act pertaining to computer matching. Matches conducted by OCSE for the purpose of locating absent parents are usually exempt from these provisions. See OMB Final Guidance on Pub. L. 100-503, 54 FR 25817 at 25823 (1989). However, Executive Order 12953 specifically mandated that the match described in this notice be conducted in accordance with the computer matching provisions of the Privacy Act set forth at 5 U.S.C. 552a(o)-(u). These sections require Federal agencies involved in computer matching programs to:

- a. Negotiate written agreements with source agencies;
- b. Provide notice to the affected individuals that their records are subject to matching;
- c. Verify match findings before taking any adverse action against the individual whose records were matched;
- d. Furnish detailed reports to Congress and OMB; and
- e. Establish a Data Integrity Board that must approve matching agreements.

##### 2. Crossmatches To Be Conducted by HHS/ACF/OCSE

- a. Participating Agencies. HHS will conduct separate crossmatches with DoD records and with USPS records, as described more fully in paragraph (d) below.
- b. Purpose of Crossmatches. HHS will conduct crossmatches with personnel/ payroll records maintained DoD and USPS to enable it to identify, for State child support enforcement agencies, those Federal personnel who appear to have child support delinquencies. This information is provided so that States may verify the information and determine whether wage withholding or other enforcement actions should be commenced.

c. Authority for Conducting Crossmatches. The crossmatches will be conducted pursuant to section 304 of Executive Order 12953, dated February 27, 1995 (60 FR 11013, February 28, 1995). As required by this Executive Order, the crossmatches will also be performed in accordance with 5 U.S.C. 552a(o)-(u).

##### d. Categories of Records and Individuals Covered by the Match.

The records which will be accessed in this match are records of federal military or civilian employees which are located in the following systems of records:

- (1) Federal Tax Refund Offset System, DHHS/OCSE No. 09-09-0074, last published at 55 FR 34764 on August 24, 1990;
- (2) Federal Creditor Agency Debt Collection Data Base, S322.11 DMDC, last published at 58 FR 10875 on February 22, 1993;
- (3) Finance Records—Payroll System, USPS 050.020, last published at 57 FR 57515 on December 4, 1992.

OCSE will submit to DoD and USPS the following data elements:

- a. Noncustodial parent's (NCP's) Social Security Number (SSN)
- b. NCP's name

USPS and DoD will disclose to OCSE the following information for each match:

- a. NCP name
- b. NCP's Social Security Number (SSN)
- c. NCP's date of birth (if available)
- d. Employer's name
- e. Employer's address
- f. Type of employment (if available)
- g. Annual salary

Note: No disclosures will be made where such disclosures would violate national policy or security interests of the United States or the confidentiality of Census data. DoD shall notify OCSE immediately in all cases where it has identified such concerns.

e. Inclusive Dates of Matches. The crossmatches will begin no sooner than 30 days from the date copies of the approved agreement, and the notice of the matching program are sent to the Office of Management and Budget, the Senate Committee on Governmental Affairs and the House of Representatives Committee on Government Operations, or 30 days after publication of this notice in the Federal Register, whichever is later. The matching program will continue for 18 months from the effective date and may be extended for an additional 12 months thereafter, if certain conditions are met.

##### System Manager(s) and Address

Donna Bonar, Director, Division of Program Operations, Office of Child

Support Enforcement, Department of Health and Human Services, 370 L'Enfant Promenade, SW, 4th Floor East, Washington, DC 20447

Dated: October 12, 1995.

David Gray Ross,

*Deputy Director.*

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#### Agency for Toxic Substances and Disease Registry

[ATSDR-103]

##### Notice of Availability of Administrative Reports of Health Effects Studies

**AGENCY:** Agency for Toxic Substances and Disease Registry (ATSDR), Department of Health and Human Services (HHS).

**ACTION:** Notice.

**SUMMARY:** This notice announces the availability of Administrative Reports of twelve ATSDR health effects studies.

**FOR FURTHER INFORMATION CONTACT:** Jeffrey A. Lybarger, M.D., M.S., Director, Division of Health Studies, Agency for Toxic Substances and Disease Registry, 1600 Clifton Road, NE., Mailstop E-31, Atlanta, Georgia 30333, telephone (404) 639-6200.

**SUPPLEMENTARY INFORMATION:** Sections 104(i)(1),(7), (8), and (9) of the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA), as amended [42 U.S.C. 9604(i)(1),(7),(8), and (9)], provide the Administrator of ATSDR with the authority to conduct pilot studies, epidemiologic and other health studies, and to initiate health surveillance programs to determine the relationship between human exposure to hazardous substances in the environment and adverse health outcomes.

On February 13, 1990, ATSDR published in the Federal Register [55 FR 5136] a final rule entitled, "Health Assessments and Health Effects Studies of Hazardous Substances Releases and Facilities." The primary purpose of that rule, which created a new regulation at 42 CFR Part 90, was to set forth general procedures that ATSDR will follow relating to certain agency activities, including the conduct of health effects studies. Section 90.11 of the regulation concerns the reporting of results of health assessments and health effects studies, and provides that reports of health effects studies conducted under section 104(i) of CERCLA be available to the general public upon request.